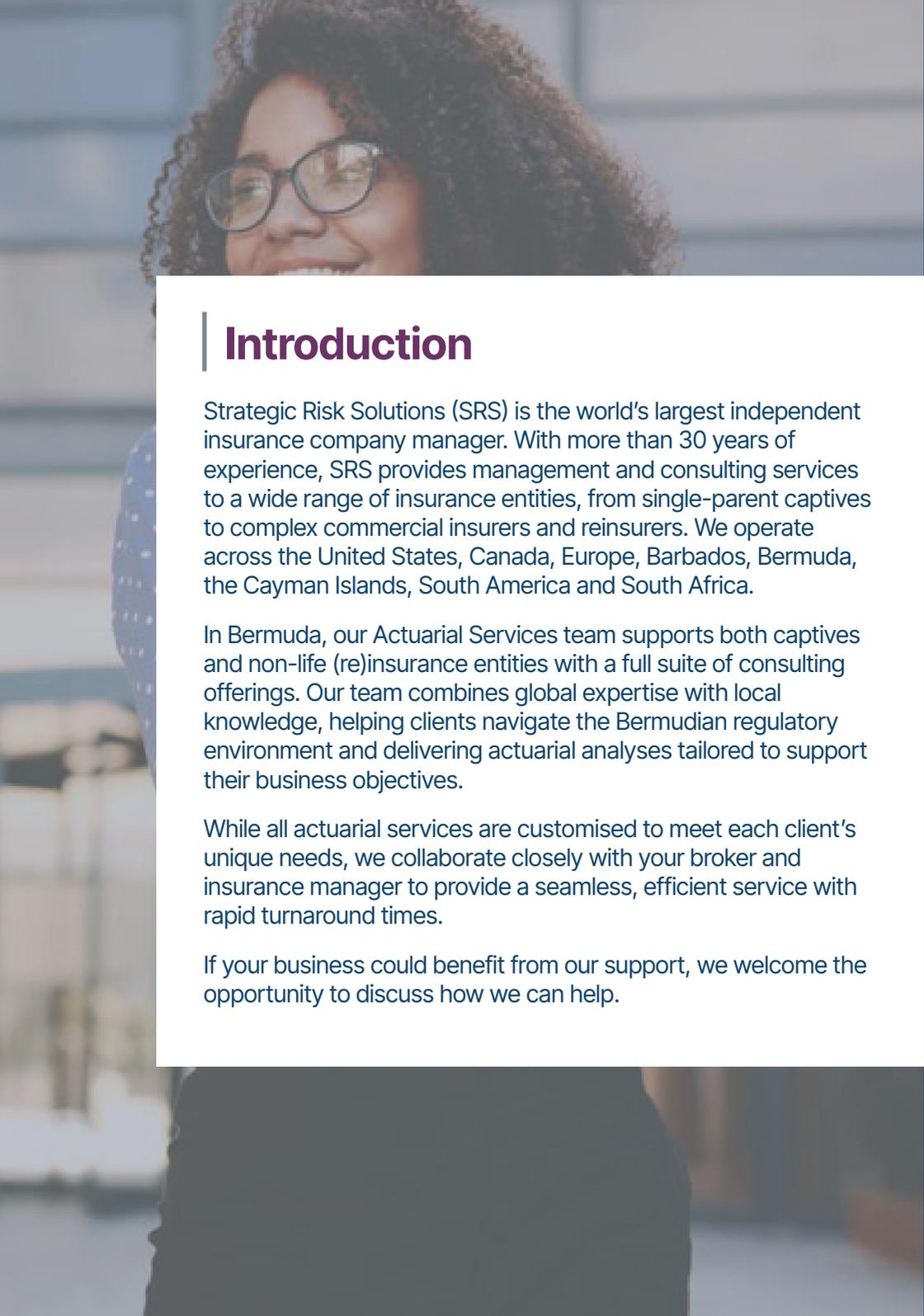


SRS Actuarial Services

Bermuda

- ✓ *Unbiased Advice - Custom Solutions*
- ✓ *The Industry Best - Working for You*
- ✓ *Trusted Partner - Proven Quality of Service*
- ✓ *Global Capability - Local Expertise*



Introduction

Strategic Risk Solutions (SRS) is the world's largest independent insurance company manager. With more than 30 years of experience, SRS provides management and consulting services to a wide range of insurance entities, from single-parent captives to complex commercial insurers and reinsurers. We operate across the United States, Canada, Europe, Barbados, Bermuda, the Cayman Islands, South America and South Africa.

In Bermuda, our Actuarial Services team supports both captives and non-life (re)insurance entities with a full suite of consulting offerings. Our team combines global expertise with local knowledge, helping clients navigate the Bermudian regulatory environment and delivering actuarial analyses tailored to support their business objectives.

While all actuarial services are customised to meet each client's unique needs, we collaborate closely with your broker and insurance manager to provide a seamless, efficient service with rapid turnaround times.

If your business could benefit from our support, we welcome the opportunity to discuss how we can help.

Our Services

Supporting Your Regulatory Requirements

We assist clients in meeting their regulatory obligations with the Bermuda Monetary Authority (BMA), from licence applications through to year-end filings. Our services include:

- Actuarial review of claims reserves, including preparation of Loss Reserve Specialist Opinions (LRSOs) by BMA-approved Loss Reserving Specialists.
- Bermuda economic balance sheet (EBS) support, including calculation of technical provisions (TP) and the risk margin.
- Calculation of financial market stress scenarios and interest rate sensitivity for year-end statutory filings.
- Actuarial support for BMA rating applications.

Supporting Your Business Decisions

Using actuarial models and advanced analytical techniques, we support your business throughout its life cycle, helping you make informed and strategic decisions. Our services include:

- Pricing and premium setting.
- Loss reserving and capital modelling.
- Financial and capital projections.
- IFRS 17 guidance, including calculations, implementation, and documentation.
- Captive feasibility studies and risk optimisation analyses.

All actuarial engagements are completed to the highest standard and are performed in accordance with applicable Actuarial Practice Standards (APS) and the relevant Technical Actuarial Standards (TAS).

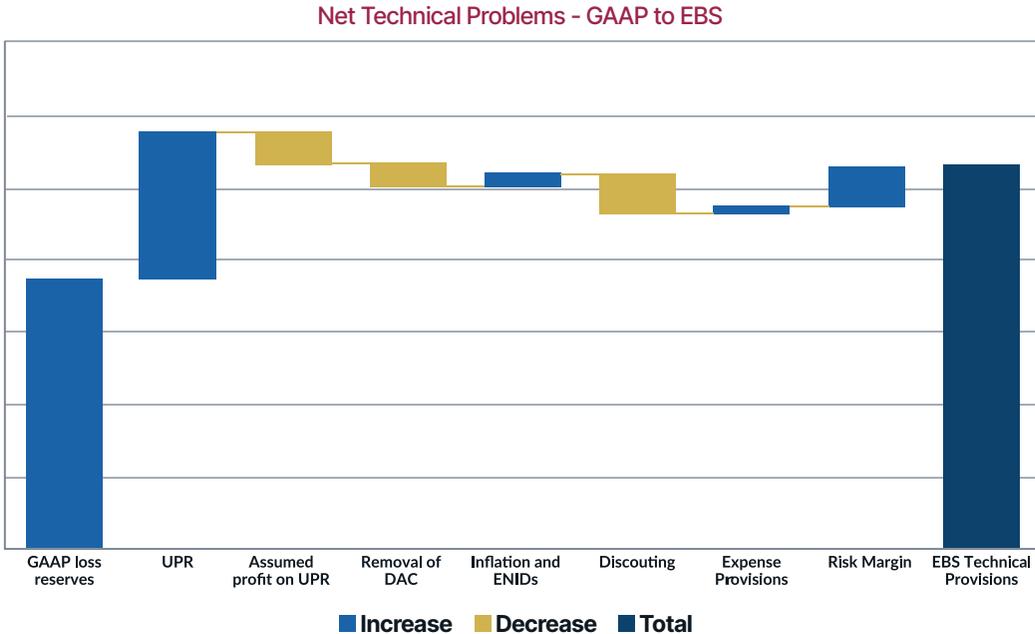
Spotlight on: EBS & BSCR Support

The following case study shows how SRS Actuarial Services delivers a seamless, end-to-end solution to help Class 3A insurers meet their year-end BMA regulatory requirements. Our team not only completes the EBS and Bermuda Solvency Capital Requirement (BSCR) work, but also supports you through any follow-up queries from the BMA, ensuring a smooth review process.

By leveraging our streamlined collaboration with your SRS insurance manager, we provide faster handovers, quicker turnaround times, and a more efficient client experience—all while maintaining full actuarial independence.



* We can also expand the scope to include actuarial claims reserve assessments and LRSO appointments as required.



Building Your Team

The Industry's Best, Working for You

At SRS we have a global reach that includes local experts. We appreciate the intricacies of each location's regulatory requirements and can provide streamlined reporting using our range of bespoke in-house tools. Our actuarial teams have years of experience in supporting clients across various industries with a wide range of risk profiles.



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